

TO: Outreach Partners and Interested Parties

FROM: *Prescription Advantage*

Date: August 23, 2007

BULLETIN

This bulletin is one in a series of routine updates regarding Prescription Advantage . These notices are designed to inform a broad network of outreach partners and other interested parties about Plan updates affecting both current and future Plan members.

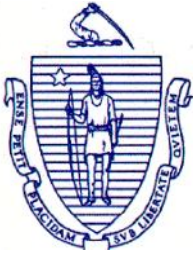
Prescription Advantage Now Offers an On-Going Open Enrollment

Seniors in Massachusetts no longer have to wait for a specified enrollment period to apply for Prescription Advantage. A recent change to the Prescription Advantage program , approved in the fiscal year 2008 state budget, now allows seniors to apply anytime throughout the year. The press release announcing the new on-going open enrollment is attached.

New application forms have been printed and are available in the following languages:

- English
- Spanish
- Portuguese
- Russian
- Chinese
- Vietnamese
- Haitian Creole
- Khmer
- Albanian

To obtain a Prescription Advantage enrollment form, visit the Elder Affairs website at www.mass.gov/elders or call toll-free 1-800-AGE-INFO (1-800-243-4636), TTY for the deaf and hard of hearing at 1-877-610-0241.



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FOR IMMEDIATE RELEASE: August 15, 2007

**LIEUTENANT GOVERNOR MURRAY ANNOUNCES
PRESCRIPTION ADVANTAGE ON -GOING OPEN ENROLLMENT**

QUINCY, MA - Prescription Advantage, the Commonwealth's pharmacy assistance program, is opening enrollment to allow seniors to enroll at anytime throughout the year, announced Lieutenant Governor Timothy Murray today at South Shore Elder Services' 15th Annual Picnic. In previous years, Massachusetts residents age 66 or older had to wait for a scheduled open enrollment period. The Lieutenant Governor has also recorded a podcast on Prescription Advantage that will be posted to www.mass.gov/governor on Friday.

"By allowing seniors to apply at anytime," Lieutenant Governor Murray said, "Prescription Advantage will be available to people when they need it most. Last year, Prescription Advantage helped more than 12,000 members who reached the Medicare Part D coverage gap or what is commonly referred to as the 'donut -hole.'"

Prescription Advantage lowers drug costs for many seniors and individuals with disabilities by wrapping a round their Medicare Part D prescription drug coverage. The program helps pay for co -payments, premiums and the coverage gaps associated with Part D plans.

In addition to providing coverage during the donut -hole, other benefits of joining Prescription Advantage include:

- No monthly premium;
- It supplements Medicare prescription benefits by helping to pay co -payments and deductibles;
- It limits the amount of money spent on prescriptions; and
- Individuals with limited income may also be eligible to receive help paying for their Medicare Part D plan premiums.

"Access to affordable prescription drugs is crucial to many elders who are increasingly diagnosed with treatable, chronic medical conditions. Massachusetts seniors will now be able to apply to Prescription Advantage at any time to get assistance paying for their important medications," said Health and Human Services Secretary JudyAnn Bigby.

Seniors not eligible for Medicare and those who do not have Medicare Part D, but have prescription drug coverage through an employer or union, can also apply for Prescription Advantage benefits. Becoming a Prescription Advantage member will allow those who are eligible for Part D, but have not yet joined a Part D plan to join one without having to wait for Medicare's open enrollment in November.

“It is important for people who were not eligible for Prescription Advantage before, or who did not consider the program, to understand how much Prescription Advantage can help,” said Elder Affairs Acting Secretary Eleanor Shea-Delaney.

To obtain a Prescription Advantage enrollment form, visit the Elder Affairs website at www.mass.gov/elders or call toll-free 1-800-AGE-INFO (1-800-243-4636), TTY for the deaf and hard of hearing at 1-877-610-0241, to speak with Prescription Advantage Customer Service or to access a SHINE (Serving the Health Information Needs of Elders) counselor for free health insurance counseling and application support. MassMedLine staff is also available to help with decisions about prescription drug coverage at 1-866-633-1617.

Prescription Advantage Fact Sheet

Who Can Join Prescription Advantage?

Prescription Advantage is available to those who are:

- 65 years of age or older who do not have a gross annual income that exceeds 500 percent or more of the Federal Poverty Level (single \$51,050, married \$68,450);
- Under age 65, work no more than 40 hours per month, meet MassHealth’s CommonHealth disability requirements, and have a gross annual household income at or below 188 percent of the Federal Poverty Level (single \$19,195, married \$25,737).

How Will Prescription Advantage Work for Those Eligible for Medicare?

- If you are Medicare eligible, you must join a Medicare Part D drug plan or have prescription drug coverage that Medicare classifies as creditable in order to be eligible for Prescription Advantage benefits;
- Limited-income applicants (those at or below 188 percent of the Federal Poverty Level - single \$19,195, married \$25,737) must apply for “Extra Help” also known as “Low Income Subsidy” administered by the Social Security Administration to be eligible for Prescription Advantage benefits.
- Medicare Part D will be the primary drug insurance. Prescription Advantage will be the secondary payer supplementing the Medicare coverage during coverage gaps and will provide protection from catastrophic drug costs.
- Prescription Advantage will cover the portions of co-payments that exceed Prescription Advantage limits. Co-payment limits are on a sliding scale according to the member’s income.
- There will be no monthly premium for Prescription Advantage members with incomes below 300 percent of the Federal Poverty Level (single \$30,630, married \$41,070). There will be a \$200 annual enrollment fee for those between 300 and 500 percent of the Federal Poverty Level (single \$30,631 - \$51,050, married \$41,071 - \$68,450).
- Prescription Advantage may also pay all or part of the member’s Medicare Part D premium.

How Does Prescription Advantage Work for Those with Coverage that is “Creditable” or Comparable to Medicare Part D through a Union or Employer?

- Prescription Advantage will provide secondary coverage to members who are not in a Medicare Part D plan, but have “creditable coverage,” meaning that Medicare has determined that the prescription drug coverage is as good as Medicare Part D coverage. Creditable coverage is typically provided through an employer or union.

How Does Prescription Advantage Work for Those Not Eligible for Medicare?

- For members not eligible for Medicare, Prescription Advantage will continue to provide primary prescription drug coverage.
- There will be no monthly premium for this coverage; however, members will pay a quarterly deductible and co-payments until an annual out-of-pocket spending limit is reached. At that time, Prescription Advantage will pay the full cost of the member's covered prescription drugs through the end of the plan year.